

United States Bankruptcy Court
District of Arizona

In re:
MARIA CASTRO
Debtor

Case No. 19-15879-MCW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0970-2

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 39

Date Rcvd: Dec 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2019.

db +MARIA CASTRO, 5644 WEST TONOPAH DRIVE, GLENDALE, AZ 85308-9106
aty +ADAM B. NACH, LANE & NACH, P.C., 2001 East Campbell, Suite 103, PHOENIX, AZ 85016-5573
tr +EDWARD J. MANEY, 101 N. FIRST AVE., SUITE 1775, PHOENIX, AZ 85003-1927
15894527 +AT&T/DIRECT TV, PO BOX 1259, DEPT 98696, OAKS PA 19456-1259
15894529 CHASE, PO BOX 78420, PHOENIX AZ 85062-8420
15894530 CHASE, MAIL CODE LA4-6475, MONROE LA 71203
15894531 CHASE VISA, PO BOX 6294, CAROL STREAM IL 60197-6294
15894534 CITI COSTCO VISA, PO BOX 78019, PHOENIX AZ 85062-8019
15894538 +DESERT FINANCIAL CREDIT UNION, PO BOX 790406, SAINT LOUIS MO 63179-0406
15894539 DISCOVER, PO BOX 51908, LOS ANGELES CA 90051-6208
15894540 +DONALD PENA, 7714 NORTH 86TH LANE, GLENDALE AZ 85305-3912
15894543 HSBC GOLD MASTERCARD/BANK USA, PO BOX 4857, CAROL STREAM IL 60197-4657
15894546 LOVE LOFT CREDIT CARDS, PO BOX 659450, SAN ANTONIO TX 78265-9450
15894547 +LYNTON KOTZIN TRUSTEE, C/O LANE & NACH, 2001 EAST CAMPBELL #103, PHOENIX AZ 85016-5573
15897133 +Lynton L. Kotzin, c/o Lane & Nach, P.C., 2001 E. Campbell Ave., Ste. 103,
Phoenix, AZ 85016-5573
15894554 WELLS FARGO CARD SERVICES/AMERICAN EXPRE, PO BOX 51193, LOS ANGELES CA 90051-5493
15894557 WOLD MASTERCARD/SAMS CLUB/SYNCH, PO BOX 960015, ORLANDO FL 32896-0015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: anewdelman@adnlaw.net Dec 24 2019 21:53:05 ALLAN 1 NEUDELMAN,
ALLAN D NEUDELMAN PC, 80 E. COLUMBUS AVE., PHOENIX, AZ 85012
smg EDI: AZDEPREV.COM Dec 25 2019 02:48:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
15894526 +EDI: AZDEPREV.COM Dec 25 2019 02:48:00 ARIZONA DEPARTMENT OF REVENUE,
TAX BANKRUPTCY & COLLECTIONS, 2005 NORTH CENTRAL AVENUE, PHOENIX AZ 85004-1592
15894528 EDI: CAPITALONE.COM Dec 25 2019 02:48:00 CAPITAL ONE, PO BOX 60599,
CITY OF INDUSTRY CA 91716-0599
15894533 +EDI: CITICORP.COM Dec 25 2019 02:48:00 CITI ADVANTAGE/CITICARDS, PO BOX 6500,
SIOUX FALLS SD 57117-6500
15894532 EDI: CITICORP.COM Dec 25 2019 02:48:00 CITI ADVANTAGE, PO BOX 78045,
PHOENIX AZ 85062-8045
15894535 EDI: CITICORP.COM Dec 25 2019 02:48:00 CITI REWARDS CARD, PO BOX 78045,
PHOENIX AZ 85062-8045
15894536 E-mail/Text: CreditAssistanceBK@desertfinancial.com Dec 24 2019 21:56:14 DESERT FINANCIAL,
PO BOX 2945, PHOENIX AZ 85062-2945
15894537 E-mail/Text: CreditAssistanceBK@desertfinancial.com Dec 24 2019 21:56:14
DESERT FINANCIAL CREDIT UNION, PO BOX 2945, PHOENIX AZ 85062-2945
15898824 E-mail/Text: CreditAssistanceBK@desertfinancial.com Dec 24 2019 21:56:14
Desert Financial FCU, PO Box 2945, Phoenix, AZ 85062-2945
15894541 E-mail/Text: bknotice@ercbpo.com Dec 24 2019 21:55:35 ERC, PO BOX 23870,
JACKSONVILLE FL 32241-3870
15894542 +EDI: HFC.COM Dec 25 2019 02:48:00 HSBC, PO BOX 9, BUFFALO NY 14240-0009
15894544 EDI: IRS.COM Dec 25 2019 02:48:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
15894548 EDI: TSYS2.COM Dec 25 2019 02:48:00 MACYS, PO BOX 8058, MASON OH 45040-8058
15894549 E-mail/Text: bnc@nordstrom.com Dec 24 2019 21:55:12 NORDSTROM, PO BOX 79139,
PHOENIX AZ 85062-9139
15894550 +E-mail/Text: bnc@nordstrom.com Dec 24 2019 21:55:12 NORDSTROM, PO BOX 6555,
ENGLEWOOD CO 80155-6555
15896641 +EDI: PRA.COM Dec 25 2019 02:48:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
15894551 EDI: WFNNB.COM Dec 25 2019 02:48:00 TOTAL REWARDS VISA/CEASARS, PO BOX 659584,
SAN ANTONIO TX 78265-9584
15894553 EDI: WFNNB.COM Dec 25 2019 02:48:00 VICTORIAS SECRET, PO BOX 659728,
SAN ANTONIO TX 78265-9728
15894555 EDI: WFFC.COM Dec 25 2019 02:48:00 WELLS FARGO VISA, PO BOX 51193,
LOS ANGELES CA 90051-5493
15894556 EDI: WFFC.COM Dec 25 2019 02:48:00 WELLS FARGO VISA/CARD SERVICES, PO BOX 10347,
DES MOINES IA 50306-0347
15894558 +E-mail/Text: bankruptcydept@wyn.com Dec 24 2019 21:55:58 WYNDAM VACATION RESORTS,
10750 WEST CHARLESTON BLVD, SUITE 130, LAS VEGAS NV 89135-1049

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15894545 LA FITNESS
15894552 VERIZON
cr* +Lynton L. Kotzin, c/o Lane & Nach, P.C., 2001 E. Campbell Ave., Ste. 103,
Phoenix, AZ 85016-5573
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 24, 2019 at the address(es) listed below:

ADAM B. NACH on behalf of Creditor Lynton L. Kotzin adam.nach@lane-nach.com,
tturner@lane-nach.com,danica.kolb@lane-nach.com,deborah.mckernan@lane-nach.com
ALLAN I NEWDELMAN on behalf of Debtor MARIA CASTRO anewdelman@adnlaw.net
EDWARD J. MANEY courtecf@maney13trustee.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 4

Information to identify the case:

Debtor 1	MARIA CASTRO	Social Security number or ITIN	xxx-xx-3976
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of Arizona	Date case filed for chapter	13 12/19/19
Case number:	2:19-bk-15879-MCW		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you do not file the required documents, fail to appear at the meeting of creditors, failure to file required tax returns or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	MARIA CASTRO	
2. All other names used in the last 8 years		
3. Address	5644 WEST TONOPAH DRIVE GLENDALE, AZ 85308	
4. Debtor's attorney Name and address	ALLAN D NEWDELMAN ALLAN D NEWDELMAN PC 80 E. COLUMBUS AVE. PHOENIX, AZ 85012	Contact phone 602-264-4550 Email: anewdelman@adnlaw.net
5. Bankruptcy trustee Name and address	EDWARD J. MANEY 101 N. FIRST AVE., SUITE 1775 PHOENIX, AZ 85003	Contact phone 602-277-3776 Email: service@maney13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727	Office Hours: 8:30 am – 4:00 pm Monday–Friday Contact Phone: (602) 682-4000 Date: 12/24/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 5, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 4/6/20 Filing deadline: 2/27/20 Filing deadline: 6/16/20
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Deadline for holder(s) of a claim secured by a security interest in the debtor's principal residence (Rule 3002(c)(7)(A): 70 days from Case Filed Date. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	